

**Information to identify the case:**

Debtor 1	<b>Richard Rumble</b>	Social Security number or ITIN	xxx-xx-7803
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Michaela Rumble</b>	Social Security number or ITIN	xxx-xx-3459
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>18-31671-RG</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard Rumble

Michaela Rumble

3/7/22

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Richard Rumble  
Michaela Rumble  
Debtors

Case No. 18-31671-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Mar 07, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 09, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Richard Rumble, Michaela Rumble, 23 Long Road, Lake Hopatcong, NJ 07849-2127
cr	+ Quicken Loans, LLC formerly known as (FKA) Quicken, Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
517846216	+ Anthony R. Gualano, ATTN: John P. Dell'Italia, Esq., Dell'Italia & Santola, Esqs., 18 Tony Galento Plaza, Orange, NJ 07050-2611
518125271	VNB Loan Services Inc, P. O. Box 953, Wayne, New Jersey 07474-0953
517846231	+ Valley National Bank, 1460 Valley Road, Wayne, NJ 07470-8494

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 07 2022 20:26:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 07 2022 20:26:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Mar 08 2022 01:28:00	Ally Bank c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517846214	EDI: GMACFS.COM	Mar 08 2022 01:28:00	Ally, PO Box 380902, Bloomington, MN 55438-0902
518067781	EDI: GMACFS.COM	Mar 08 2022 01:28:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519260294	+ EDI: AISACG.COM	Mar 08 2022 01:28:00	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517846215	+ EDI: GMACFS.COM	Mar 08 2022 01:28:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
517846217	EDI: BANKAMER.COM	Mar 08 2022 01:28:00	Bank of America, PO Box 982234, El Paso, TX 79998-2234
517846218	EDI: CAPITALONE.COM	Mar 08 2022 01:28:00	Capital One, PO Box 30273, Salt Lake City, UT 84130-0273
518125586	+ EDI: AIS.COM	Mar 08 2022 01:28:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518156948	Email/PDF: bncnotices@becket-lee.com	Mar 07 2022 20:30:54	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518224267	+ EDI: CITICORP.COM	Mar 08 2022 01:28:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432

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517846220	EDI: DISCOVER.COM	Mar 08 2022 01:28:00	Discover Card, PO Box 30943, Salt Lake City, UT 84130
517846225	+ EDI: CITICORP.COM	Mar 08 2022 01:28:00	Macy's, ATTN: Bankruptcy Processing, PO Box 8053, Mason, OH 45040
518224681	EDI: Q3G.COM	Mar 08 2022 01:28:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518069361	EDI: DISCOVER.COM	Mar 08 2022 01:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517846221	+ EDI: CITICORP.COM	Mar 08 2022 01:28:00	Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
517846222	EDI: IRS.COM	Mar 08 2022 01:28:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517846219	EDI: JPMORGANCHASE	Mar 08 2022 01:28:00	Chase Bank USA, PO Box 15298, Wilmington, DE 19850
517846230	EDI: JPMORGANCHASE	Mar 08 2022 01:28:00	TJX Rewards, ATTN: Cardmember Service, PO Box 15298, Wilmington, DE 19850-5298
517846223	Email/Text: key_bankruptcy_ebnc@keybank.com	Mar 07 2022 20:26:00	KeyBank, PO Box 94722, Cleveland, OH 44101-4722
517846224	Email/Text: PBNCNotifications@peritussservices.com	Mar 07 2022 20:26:00	Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
518178827	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 07 2022 20:26:00	Quicken Loans Inc., 635 Woodward Avenue,, Detroit, MI 48226-3408
517846227	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 07 2022 20:26:00	Rocket Mortgage, ATTN: Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
517846229	EDI: RMSC.COM	Mar 08 2022 01:28:00	SYNCB/JCPenney, PO Box 965007, Orlando, FL 32896-5007
517846228	+ EDI: CITICORP.COM	Mar 08 2022 01:28:00	Sears MasterCard, PO Box 6275, Sioux Falls, SD 57117-6275
518225187	+ EDI: RMSC.COM	Mar 08 2022 01:28:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517850810	+ EDI: RMSC.COM	Mar 08 2022 01:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518161914	+ Email/Text: VWBKNotices@nationalbankruptcy.com	Mar 07 2022 20:26:00	VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
517846232	+ Email/Text: vci.bkcy@vwcredit.com	Mar 07 2022 20:26:00	VW Credit, Inc., 1401 Franklin Blvd., Libertyville, IL 60048-4460
517846233	+ EDI: RMSC.COM	Mar 08 2022 01:28:00	Walmart, P.O. Box 965024, Orlando, FL 32896-5024

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517846226	##+	Macy's American Express Card, PO Box 8113, Mason, OH 45040-8113
519482444	##+	VNB Loan Services Inc., PO Box 1015, Spring Valley, NY 10977-0815

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

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**NOTICE CERTIFICATION**

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 09, 2022

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2022 at the address(es) listed below:**

Name	Email Address
Denise E. Carlon	on behalf of Creditor VW Credit Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Ralph A Ferro, Jr	on behalf of Debtor Richard Rumble ralphferrojr@msn.com
Ralph A Ferro, Jr	on behalf of Joint Debtor Michaela Rumble ralphferrojr@msn.com
Rebecca Ann Solarz	on behalf of Creditor VW Credit Inc. rsolarz@kmlawgroup.com
Steven Eisenberg	on behalf of Creditor Quicken Loans Inc. bkecf@sterneisenberg.com jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com
Steven P. Kelly	on behalf of Creditor Quicken Loans Inc. skelly@sterneisenberg.com bkecf@sterneisenberg.com
Steven P. Kelly	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. skelly@sterneisenberg.com, bkecf@sterneisenberg.com
Steven P. Kelly	on behalf of Creditor Quicken Loans LLC formerly known as (FKA) Quicken Loans Inc. skelly@sterneisenberg.com, bkecf@sterneisenberg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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